

Customer Service is available by phone 8 a.m. to 5 p.m. CT, Monday through Friday, and by email.

Like many organizations, we are facing pandemic-driven staff shortages. As a result, it is taking us much longer than normal to answer calls and emails, and to process death benefits. We sincerely apologize for any delays. We are committed to providing the best service we can with the resources available at this time.

Thank you for your patience.

Members can do some activities themselves through their self-service [ERS OnLine accounts](#) and can get information about coverage by contacting the [benefits plan](#) directly.

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Tobacco Policy

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1. What is ERS' tobacco policy and how does it apply to those covered by Texas Employees Group Benefits Program (GBP) health insurance plans?

All participants enrolled in a GBP health plan must certify their status as tobacco users or non-users. The certification requirement applies to tobacco users of any age, including minors. ERS implemented this policy in 2012 after the Texas Legislature passed a law authorizing an additional premium charge for tobacco users in the GBP. [Read about the tobacco user premium policy.](#)

You must certify your status as a tobacco user or non-user as well as the status of any of your dependents enrolled in a GBP health plan. GBP health plan participants age 18 and older who do not certify their tobacco-use status will be charged the monthly tobacco user premium even if they don't use tobacco.

2. What is considered a tobacco product, and how often do I have to use one to be considered a tobacco user?

Tobacco products are all types of tobacco, including but not limited to cigarettes, cigars, pipe tobacco, chewing tobacco, snuff, dip and all e-cigarettes and vaping products.

A tobacco user is a person who has used any tobacco products, as defined in the policy, five or more times within the past three consecutive months.

The ERS Board of Trustees added e-cigarettes and vaping products to the list of tobacco products effective September 1, 2020. This aligns with tobacco product definitions in the Texas Health and Safety Code and with policies by the federal Food and Drug Administration (FDA) and Centers for Disease Control and Prevention (CDC). Nicotine replacement products, such as gum and patches, are not considered tobacco products.

3. Are e-cigarettes and vaping products that do not contain tobacco or nicotine considered tobacco products?

Yes, all e-cigarettes and vaping products are considered tobacco products, regardless of the source or substance of the vapor. Vaping packets that do not contain tobacco or nicotine are considered tobacco products. ERS added all e-cigarettes and vaping products to its definition of tobacco products (effective September 1, 2020) to align with the Texas Health and Safety Code, as well as Food and Drug Administration (FDA) and Centers for Disease Control and Prevention (CDC) guidance. Studies show that using e-cigarettes and vaping products, even those that don't contain tobacco or nicotine, can be harmful to the lungs and overall health.

4. How do I certify my tobacco use or non-use?

Log in to your [ERS OnLine account](#) and click “**Tobacco User Certification**” or call ERS toll-free at (866) 399-6908 to certify.

5. How much is the tobacco user premium?

The monthly premium for tobacco use is \$30 per month per tobacco user for up to three tobacco users in a single household, or a maximum of \$90 per month. This cost is in addition to any health insurance premium you pay for yourself or covered dependents.

The charge for a minor under age 18 is the same regardless of how many minors in the household use tobacco.

6. How do I get help to quit using tobacco?

Your medical provider can offer options for tobacco cessation.

All GBP health plans cover some type of tobacco cessation products or resources. Find out what’s available to you by [contacting your health plan or visiting its website](#). [View more resources for quitting tobacco](#).

ERS also offers *Choose to Quit*, a program that encourages a tobacco-free lifestyle. Once you complete an individualized plan and submit a *Choose to Quit* certification form signed by your doctor, ERS waives the tobacco user premium for the plan year. Learn more at [Choose to Quit FAQs](#).

Many employers’ wellness programs also offer resources and activities to promote and support healthy behaviors.

7. What if I quit or someone I cover quits using tobacco?

If you or your covered dependents have not used tobacco products five times or more in the previous three months, you can change the certifications to non-tobacco users. Once you update the certifications, the monthly tobacco user premiums will end on the first day of the next month.

8. What if my doctor says I can't quit?

ERS offers [Choose to Quit](#), a program that encourages a tobacco-free lifestyle and allows tobacco users to have their Texas Employees Group Benefits Program (GBP) tobacco user premiums waived for the plan year. (Program rules apply.)

Once you complete an individualized plan and submit a *Choose to Quit* certification form signed by your doctor, ERS waives the tobacco user premium for the plan year. Read details about the program at [Choose to Quit FAQs](#).

9. What happens if I use tobacco products but I don't certify that I do?

If you or a covered dependent uses tobacco products, as defined in ERS policy, and you do not appropriately certify the tobacco use, you can be subject to a fraud investigation, financial penalties and loss of GBP health coverage. A GBP participant who submits false information can be charged the tobacco user premium owed for the entire time the participant was a state employee and the tobacco policy was in effect.

If you have witnessed someone insured through the GBP, including a dependent, using a tobacco product five or more times within the past three consecutive months, please [report tobacco fraud to ERS](#).

10. How did ERS notify members of the tobacco certification requirement?

Between April 24, 2013 and January 31, 2014, ERS reached out to members and benefits coordinators/HR representatives through 40 communications. Every member enrolled in a Texas Employees Group Benefits Program (GBP) health plan received information in his or her annual enrollment packet. In addition, all members who had not certified their and/or their dependents' tobacco use or non-use by the end of their annual enrollment periods received postcards and automated phone calls asking them to certify before the August 31 deadline. ERS sent an additional letter to members who had not certified by the deadline.



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